

Form RSC13

## United States Bankruptcy Court

WESTERN DISTRICT OF PENNSYLVANIA

**ORDER AND RESCHEDULED MEETING NOTICE**  
NOTICE COMMENCEMENT OF CASE UNDER CHAPTER 13  
OF THE BANKRUPTCY CODE  
MEETING OF CREDITORS, AND FIXING OF DATES

**Case No. 16-24757-CMB**

Date Converted:

In re: Debtor(s) (name(s) used by the debtor(s) in the last 6 years, including married, maiden, trade, and address):

Perry J. Rowan  
240 Kovalchecks Road  
Carmichaels, PA 15320

Rose M. Rowan  
fka Rose M. Lohr  
240 Kovalchecks Road  
Carmichaels, PA 15320

Social Security No.:

xxx-xx-5927

xxx-xx-6035

Employer's Tax I.D. No.:

NAME/ADDRESS OF ATTORNEY FOR DEBTOR

Brian C. Thompson  
Thompson Law Group, P.C.  
125 Warrendale-Bayne Road  
Suite 200  
Warrendale, PA 15086  
Telephone number: 724-799-8404

NAME/ADDRESS OF TRUSTEE

Ronda J. Winnecour  
Suite 3250, USX Tower  
600 Grant Street  
Pittsburgh, PA 15219  
Telephone number: 412-471-5566

DATE/TIME/LOCATION OF MEETING OF  
CREDITORS

July 10, 2017  
01:00 PM  
3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA  
15219

CONFIRMATION HEARING DATE/TIME/LOC

July 10, 2017  
01:00 PM  
3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA  
15219

**ON AFFIDAVIT OF DEFAULT BY CHAPTER 13 TRUSTEE, FAILURE  
OF THE DEBTOR(S) TO APPEAR AT THE MEETING OF CREDITORS  
WILL RESULT IN DISMISSAL OF THE CASE WITHOUT FURTHER  
NOTICE OR HEARING.**

Dated: 5/25/17

BY THE COURT

Carlota M. Bohm  
Judge

**Certificate of Notice Page 2 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Perry J. Rowan  
 Rose M. Rowan  
 Debtors

Case No. 16-24757-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: mgut  
 Form ID: rsc13

Page 1 of 3  
 Total Noticed: 55

Date Rcvd: May 25, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 27, 2017.

db/jdb  
 cr +Perry J. Rowan, Rose M. Rowan, 240 Kovalchecks Road, Carmichaels, PA 15320-2656  
 +Branch Banking and Trust, c/o Sally E. Edison, Spilman Thomas & Battle, PLLC,  
 One Oxford Centre, Suite 3440, 301 Grant Street, Pittsburgh, PA 15219-1407  
 cr +Caterpillar Financial Services Corporation, Buchanan Ingersoll & Rooney PC,  
 c/o Peter S. Russ, Esq., One Oxford Centre, 301 Grant Street, 20th Floor,  
 Pittsburgh, PA 15219-1412  
 cr +Caterpillar Financial Services Corporation, Buchanan Ingersoll & Rooney PC,  
 c/o Kelly M. Neal, Esq., One Oxford Centre, 301 Grant Street, 20th Floor,  
 Pittsburgh, PA 15219-1412  
 cr +First National Bank of Pennsylvania, c/o Donna Donaher, One North Shore Center,  
 12 Federal Street, First Floor, Pittsburgh, PA 15212-5752  
 14341252 +Allied Interstate, PO Box 361445, Columbus, OH 43236-1445  
 14341253 +American Express, PO Box 1270, Newark, NJ 07101-1270  
 14341254 +American Express, PO Box 981537, El Paso, TX 79998-1537  
 14344738 +American Express Bank, FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 14341255 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank of America, PO Box 15019, Wilmington, DE 19886)  
 14341256 +Bank of the West, Bank Card Center, PO Box 84043, Columbus, GA 31908-4043  
 14341258 +Black Diamond Equipment Rental, 2080 Rail Street, Morgantown, WV 26501-7874  
 14341259 +Brown & Joseph, PO Box 59838, Schaumburg, IL 60159-0838  
 14341260 +Caterpillar Financial Services, PO Box 13834, Newark, NJ 07188-3834  
 14341261 Chase, Cardmember Services, PO Box 15153, Wilmington, DE 19886-5153  
 14341262 +Citicards CBNA, PO Box 6241, Sioux Falls, SD 57117-6241  
 14341264 +Comenity Bank/GNDRMNT, PO Box 182789, Columbus, OH 43218-2789  
 14341265 +Comenity Bank/Total Rewards Visa, PO Box 182789, Columbus, OH 43218-2789  
 14341268 ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE,  
 GRAND RAPIDS MI 49546-6253  
 (address filed with court: Fifth Third Bank, 38 Fountain Square Plaza,  
 Cincinnati, OH 45263)  
 14419410 ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180  
 (address filed with court: Ford Motor Credit Company LLC, P.O. BOX 62180,  
 COLORADO SPRINGS, CO 80962)  
 14405018 +Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013  
 14341270 +First National Bank, 3320 E State Street, Hermitage, PA 16148-3301  
 14420142 +First National Bank of Pennsylvania, c/o Donna Donaher, One North Shore Center,  
 12 Federal Street, 1st Floor, Pittsburgh, PA 15212-5752  
 14341271 +Hillmeade Apartments, 6800 Highway 70 South, Nashville, TN 37221-2271  
 14341273 +Lease Operations, 111 Executive Center Drive, Suite 102, Columbia, SC 29210-8414  
 14341274 +MedicWest Ambulance, Inc., 50 south Main Street, Suite 401, Akron, OH 44308-1829  
 14341275 +Nashville Electronic Services, 1214 Church Street, Nashville, TN 37246-0002  
 14341263 +Navitas Credit Corp., c/o Cohn & Dussi, LLC, 500 West Cummings Park, Suite 2350,  
 Woburn, MA 01801-6544  
 14341276 +Navitas Credit Corp., 814 US Highway A1A N Ste 201, Ponte Vedra Beach, FL 32082-3269  
 14341278 +OneMain Financial, PO Box 1010, Evansville, IN 47706-1010  
 14341279 +Pennsylvania Association of Credit Mgmt., 3737 Library Road, Pittsburgh, PA 15234-2232  
 14341280 +Q&M Construction, 1066 Fish Ridge Road, Cameron, WV 26033-2316  
 14341281 +Quality Asset Recovery, 7 Foster Ave, Ste 101, Gibbsboro, NJ 08026-1191  
 14341285 +THD/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497  
 14341287 +Total Rewards Visa, PO Box 659584, San Antonio, TX 78265-9584  
 14341288 +Tractor Supply/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497  
 14341289 +Wade's Body & Frame Shop, 71 N. Maiden Street, Waynesburg, PA 15370-1713  
 14341290 +Whole Solutions, 1217 Salt Springs Road, Mineral Ridge, OH 44440-9331

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 26 2017 00:56:19 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

cr +E-mail/Text: bankruptcy@bbandt.com May 26 2017 00:56:06 BRANCH BANKING AND TRUST COMPANY,  
 Branch Banking and Trust Company, 50 Aviemore Court, Pinehurst, NC 28374,  
 UNITED STATES 28374  
 14341257 +E-mail/Text: bankruptcy@bbandt.com May 26 2017 00:56:05 BB&T, PO Box 580340,  
 Charlotte, NC 28258-0340  
 14400657 +E-mail/Text: bankruptcy@bbandt.com May 26 2017 00:56:06 BB&T, Bankruptcy Section,  
 100-50-01-51, PO Box 1847, Wilson, NC 27894-1847  
 14341266 +E-mail/Text: Umesh.Patil@credencerm.com May 26 2017 00:56:39 Credence Resource Mgmt,  
 17000 Dallas Parkway # 204, Dallas, TX 75248-1940  
 14341267 E-mail/Text: mrdiscen@discover.com May 26 2017 00:56:03 Discover Bank, PO Box 15316,  
 Wilmington, DE 19850  
 14410435 E-mail/Text: mrdiscen@discover.com May 26 2017 00:56:03 Discover Bank,  
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 14341272 +E-mail/Text: bankruptcy@huntington.com May 26 2017 00:56:22 Huntington National Bank,  
 PO Box 2059, Columbus, OH 43216-2059

District/off: 0315-2

User: mgut  
Form ID: rslc13

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Total Noticed: 55

Date Rcvd: May 25, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14341277 +E-mail/Text: electronicbkydocs@nelnet.net May 26 2017 00:56:26 Nelnet,  
3015 S Parker Rd Ste 400, Aurora, CO 80014-2904  
14406852 +E-mail/PDF: resurgentbknotifications@resurgent.com May 26 2017 00:51:35  
PYOD, LLC its successors and assigns as assignee, of Citibank, N.A.,  
Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008  
14405383 E-mail/Text: bnc-quantum@quantum3group.com May 26 2017 00:56:11  
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
14341283 +E-mail/PDF: gecsedirecoverycorp.com May 26 2017 00:51:40 SYNCB/Lowes, PO Box 965005,  
Orlando, FL 32896-5005  
14341284 +E-mail/PDF: gecsedirecoverycorp.com May 26 2017 00:51:35 SYNCB/Wal-Mart, PO Box 965036,  
Orlando, FL 32896-5036  
14341282 +E-mail/Text: bankruptcy@bbandt.com May 26 2017 00:56:12 Sheffield Financial Corp,  
PO Box 1847, Wilson, NC 27894-1847  
14341286 E-mail/Text: pauline.burt@timepaymentcorp.com May 26 2017 00:56:28 Time Payment Corp.,  
10M Commerce Way, Woburn, MA 01801  
14415845 +E-mail/Text: bankruptcy@huntington.com May 26 2017 00:56:22 The Huntington National Bank,  
P.O. Box 89424, Cleveland, OH 44101-6424  
14405012 +E-mail/Text: electronicbkydocs@nelnet.net May 26 2017 00:56:26  
US Department of Education c/o Nelnet, 121 South 13th Street, Suite 201,  
Lincoln, NE 68508-1911

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Fifth Third Bank  
cr\* American Express Bank, FSB, c/o Becket and Lee, LLP, PO Box 3001, Malvern, PA 19355-0701  
14341269\* ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE,  
GRAND RAPIDS MI 49546-6253  
(address filed with court: Fifth Third Bank, 5050 Kingsley Drive, Cincinnati, OH 45263)  
TOTALS: 1, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 27, 2017

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 25, 2017 at the address(es) listed below:

Brian C. Thompson on behalf of Debtor Perry J. Rowan bthompson@ThompsonAttorney.com,  
blemon@thompsonattorney.com;LaurenKelly@thompsonattorney.com;jwrzosek@thompsonattorney.com;mgille  
spie@thompsonattorney.com;nfulkl@thompsonattorney.com;noreply@thompsonattorney.com;mhodge@thompso  
nattorney.com;tstark@  
Brian C. Thompson on behalf of Joint Debtor Rose M. Rowan bthompson@ThompsonAttorney.com,  
blemon@thompsonattorney.com;LaurenKelly@thompsonattorney.com;jwrzosek@thompsonattorney.com;mgille  
spie@thompsonattorney.com;nfulkl@thompsonattorney.com;noreply@thompsonattorney.com;mhodge@thompso  
nattorney.com;tstark@  
Debra Lee Hovatter on behalf of Creditor BRANCH BANKING AND TRUST COMPANY  
dhovatter@spilmanlaw.com  
Donna M. Donaher on behalf of Creditor First National Bank of Pennsylvania  
donaherd@fnb-corp.com  
James Warmbrodt on behalf of Creditor Fifth Third Bank bkgroup@kmlawgroup.com  
Kelly M. Neal on behalf of Creditor Caterpillar Financial Services Corporation  
kelly.neal@bipc.com, donna.curcio@bipc.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Pamela J. Wilson on behalf of Trustee Pamela J. Wilson pwilson@epiqtrustee.com,  
pwilson@ecf.epiqsystems.com  
Peter S. Russ on behalf of Creditor Caterpillar Financial Services Corporation  
peter.russ@bipc.com, steven.dewick@bipc.com;donna.curcio@bipc.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

District/off: 0315-2

User: mgut  
Form ID: rscl3

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Total Noticed: 55

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Sally E. Edison on behalf of Creditor Branch Banking and Trust sedison@spilmanlaw.com,  
tcollins@spilmanlaw.com

TOTAL: 11